

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:

Anthony J. Costanzo  
Kimberly A. Katchen-Costanzo  
Debtor(s)

Case No. 20-13982-AMC

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/05/2020.
- 2) The plan was confirmed on 03/17/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/14/2024.
- 6) Number of months from filing or conversion to last payment: 39.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$90,917.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$68,863.00
Less amount refunded to debtor	\$14.85

**NET RECEIPTS:** **\$68,848.15**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$7,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,713.28
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$12,913.28**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAI	Unsecured	2,407.00	2,407.51	2,407.51	0.00	0.00
AMERICAN EXPRESS NATIONAL BAI	Unsecured	1,594.00	1,767.14	1,767.14	0.00	0.00
AMEX/BANKRUPTCY	Unsecured	6,872.00	NA	NA	0.00	0.00
APPLIED BANK	Unsecured	3,614.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	723.36	723.36	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	608.51	608.51	0.00	0.00
BANK OF AMERICA NA	Unsecured	1,428.00	1,428.60	1,428.60	0.00	0.00
BANK OF AMERICA NA	Unsecured	5,246.00	5,246.92	5,246.92	0.00	0.00
BANK OF AMERICA NA	Unsecured	2,879.00	2,879.44	2,879.44	0.00	0.00
BANK OF AMERICA NA	Unsecured	1,188.00	1,188.07	1,188.07	0.00	0.00
BANK OF AMERICA NA	Unsecured	3,932.00	3,932.25	3,932.25	0.00	0.00
BRYANT STATE BANK	Unsecured	618.00	NA	NA	0.00	0.00
CACH, LLC	Unsecured	12,499.00	15,029.26	15,029.26	0.00	0.00
CACH, LLC	Unsecured	NA	14,310.18	14,310.18	0.00	0.00
CHASE CARD SERVICES	Unsecured	21,241.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	4,954.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	4,664.00	NA	NA	0.00	0.00
CITIBANK/SUNOCO	Unsecured	1,365.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	113.73	113.73	30.27	0.00
CITY OF PHILADELPHIA (LD)	Unsecured	NA	13,879.81	13,879.81	0.00	0.00
COMENITYCB/BARNEYS	Unsecured	3,486.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	4,063.00	4,063.64	4,063.64	0.00	0.00
DISCOVER BANK	Unsecured	NA	1,631.43	1,631.43	0.00	0.00
DISCOVER FINANCIAL	Unsecured	1,656.00	NA	NA	0.00	0.00
FAY SERVICING LLC	Secured	NA	12,926.36	12,926.36	4,123.51	0.00
FAY SERVICING LLC	Secured	495,000.00	331,509.26	130,533.27	51,781.09	0.00
FIRST NATIONAL BANK/LEGACY	Unsecured	2,989.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,805.00	NA	NA	0.00	0.00
FIRST SAVINGS BANK/BLAZE	Unsecured	971.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	148.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	433.00	433.09	433.09	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING LLC	Unsecured	NA	2,769.92	2,769.92	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,586.00	4,586.47	4,586.47	0.00	0.00
LVNV FUNDING LLC	Unsecured	698.00	698.33	698.33	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,819.00	1,819.73	1,819.73	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,057.39	1,057.39	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,496.15	1,496.15	0.00	0.00
LVNV FUNDING LLC	Unsecured	9,603.00	9,603.56	9,603.56	0.00	0.00
MERRICK BANK	Unsecured	4,118.00	4,118.61	4,118.62	0.00	0.00
MERRICK BANK	Unsecured	2,908.00	2,908.84	2,908.84	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	623.00	1,266.44	1,266.44	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	7,101.37	7,101.37	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	8,907.00	8,907.25	8,907.25	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	5,999.14	5,999.14	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	13,644.00	13,644.45	13,644.45	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	647.00	647.03	647.03	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,003.86	2,003.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,634.57	1,634.57	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	81.00	58.46	58.46	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,108.00	3,107.83	3,107.83	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,017.00	3,017.74	3,017.74	0.00	0.00
THE BUREAUS INC	Unsecured	3,416.00	NA	NA	0.00	0.00
UNIFUND CCR LLC	Priority	15,607.00	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	4,844.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$130,533.27	\$51,781.09	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$13,040.09	\$4,153.78	\$0.00
<b>TOTAL SECURED:</b>	<b>\$143,573.36</b>	<b>\$55,934.87</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$145,976.36</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$12,913.28</u>
Disbursements to Creditors	<u>\$55,934.87</u>

**TOTAL DISBURSEMENTS :**

**\$68,848.15**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/25/2024

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.